

Information to identify the case:

Debtor 1	<u>Orlando Garcia-Lopez</u>	Social Security number or ITIN	xxx-xx-2966
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	District of New Jersey		
Case number:	14-16680-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Orlando Garcia-Lopez

6/14/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Orlando Garcia-Lopez
DebtorCase No. 14-16680-JNP
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 33

Date Rcvd: Jun 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2019.

db +Orlando Garcia-Lopez, 595 Ridgewood Dr, Vineland, NJ 08361-2993
 cr +Americredit Financial Services, Inc., d/b/a GM Fin, 4000 Embarcadero Dr.,
 Arlington, TX 76014-4101
 cr BANK OF AMERICA, N.A., C/OKOURY TIGHE LAPRES BISULCA & SOMMERS,, 1423 TILTON ROAD,
 SUITE 9, NORTHFIELD, NJ 08225-1857
 cr +Bridgeton Onized FCU, c/o McKenna DuPont, 229 Broad St, PO Box 610,
 Red Bank, NJ 07701-0610
 514736687 +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,
 Arlington, TX 76096-3853
 514968666 +Bridgeton Onized Federal Credit Union, c/o Michael R. DuPont, Esq.,
 229 Broad St - PO Box 610, Red Bank, NJ 07701-0610
 514949646 +Bridgeton Onized Federal Credit Union, Hoffman Law Office, LLC, 713 Landis Avenue,
 Vineland, NJ 08360-8005
 514692456 +Bridgeton Onized Federal Credit Union, 2550 S Main Rd, Vineland, NJ 08360-7138
 514692460 #+Eastern Account System, 75 Glen Road Ste 110, Sandy Hook, CT 06482-1175
 514897403 +FIA CARD SERVICES, N.A., P O Box 982284, El Paso, TX 79998-2284
 515291422 +++NCEP, LLC, Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
 517743621 +NCEP, LLC by AIS Portfolio Services, 4515 N Santa Fe Ave. Dept. APS,
 Oklahoma City, OK 73118-7901
 514692467 Office Of Attorney General, Richard J Hughes Justice Complex, 25 Market Street, PO Box 112,
 Trenton, NJ 08625-0112
 514782862 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
 514692468 +PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180
 514692470 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State Of New Jersey, Division Of Taxation, Bankruptcy Section,
 PO Box 245, Trenton, NJ 08695-0245)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 15 2019 00:09:35 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 15 2019 00:09:30 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 lm E-mail/Text: bankruptcy.bnc@ditech.com Jun 15 2019 00:09:07 Green Tree Servicing LLC,
 Po Box 6154, Rapid City, SD 57709
 514692455 EDI: BANKAMER.COM Jun 15 2019 03:48:00 Bank Of America, PO Box 982235,
 El Paso, TX 79998
 514692457 +EDI: CAPITALONE.COM Jun 15 2019 03:48:00 Capital One, PO Box 30281,
 Salt Lake City, UT 84130-0281
 514845058 EDI: CAPITALONE.COM Jun 15 2019 03:48:00 Capital One, N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 514692459 +EDI: COMCASTCBLCENT Jun 15 2019 03:48:00 Comcast Cable, 1 Comcast Center,
 Philadelphia, PA 19103-2899
 517106216 E-mail/Text: bankruptcy.bnc@ditech.com Jun 15 2019 00:09:07
 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,
 Rapid City, South Dakota 57709-6154
 514692461 +EDI: PHINAMERI.COM Jun 15 2019 03:48:00 GM Financial, PO Box 181145,
 Arlington, TX 76096-1145
 514692462 E-mail/Text: bankruptcy.bnc@ditech.com Jun 15 2019 00:09:07 Green Tree, PO Box 94710,
 Palatine, IL 60094-4710
 514974448 E-mail/Text: bankruptcy.bnc@ditech.com Jun 15 2019 00:09:07 Greentree Servicing LLC,
 Po Box 6154, Rapid City, SD 57709
 514972318 +E-mail/Text: bankruptcy.bnc@ditech.com Jun 15 2019 00:09:07 Green Tree Servicing, LLC,
 PO BOX 0049, Palatine, IL 60055-0049, Telephone number 60055-0049
 514692465 +EDI: IRS.COM Jun 15 2019 03:48:00 Internal Revenue Service, 1601 Market Street,
 Philadelphia, PA 19103-2301
 514692469 +EDI: DRIV.COM Jun 15 2019 03:48:00 Santander, 5201 Rufe Snow Dr,
 North Richland Hills, TX 76180-6036
 514769415 EDI: DRIV.COM Jun 15 2019 03:48:00 Santander Consumer USA, P.O. Box 560284,
 Dallas, TX 75356-0284
 514898291 +EDI: DRIV.COM Jun 15 2019 03:48:00 Santander Consumer USA Inc., PO Box 961245,
 Ft. Worth, TX 76161-0244
 514770269 +EDI: DRIV.COM Jun 15 2019 03:48:00 Santander Consumer USA Inc., PO Box 961245,
 Fort Worth, TX 76161-0244

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 33

Date Rcvd: Jun 14, 2019

514692463* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, PO Box 724, Springfield, NJ 07081)
514692466* Internal Revenue Service, Special Procedure Branch, PO Box 744,
Springfield, NJ 07081-0744
514692464* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
514692458 ##+Claudia Villalpando, 1301 South Lincoln Ave Apt 201, Vineland, NJ 08361-6667
TOTALS: 0, * 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '+++' were transmitted to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(e).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 16, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on June 14, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor DITECH FINANCIAL LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
John M. Sommers on behalf of Creditor BANK OF AMERICA, N.A. JMSommers@KTLBSLAW.com,
ktlbslaw@aol.com
John R. Morton, Jr. on behalf of Creditor Americredit Financial Services, Inc., d/b/a GM
Financial ecfmail@mortoncraig.com, mortoncraigecef@gmail.com
Michael R. DuPont on behalf of Creditor Bridgeton Onized FCU dupont@redbanklaw.com,
dana@redbanklaw.com
Seymour Wasserstrum on behalf of Debtor Orlando Garcia-Lopez mylawyer7@aol.com,
ecf@seymourlaw.net
Sindi Mncina on behalf of Creditor DITECH FINANCIAL LLC smncina@rascrane.com
TOTAL: 8